

NOTICE OF DEFAULT AND ELECTION TO SELL

JOHN W. BUCKLEY, Attorney at Law, whose address is 3651 North 100 East, Suite 300, Provo, Utah 84604, is the Successor Trustee under the Trust Deed dated May 3, 2022, executed by Ronald Albert and Sarana Albert as Trustors, with Charger Title Insurance Agency, Inc. as Trustee, in which Triple L Enterprises, LLC is named as Beneficiary, which Trust Deed was recorded in the office of the Utah County Recorder, State of Utah, on May 9, 2022, as Entry No. 56898:2022, covering the following described property:

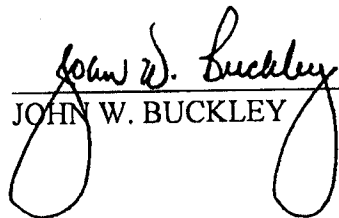
Lot 1, Plat "C", SUGARWOOD SUBDIVISION, Provo, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

(Serial Number: 52:629:0001 – Address: 3023 West 1010 North, Provo, Utah 84601)

TRUSTEE hereby gives notice of default arising from a breach of the secured obligation and non-payment of the indebtedness pursuant to the terms of a Promissory Note Secured by Deed of Trust dated May 3, 2022. Notice is also given of Successor Trustee's election to sell said property to satisfy the obligation.

DATED this 8th day of May, 2023.

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

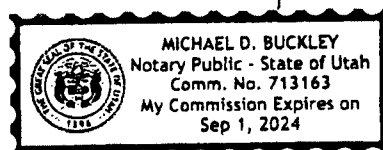


JOHN W. BUCKLEY

On the 8th day of May, 2023, personally appeared before me John W. Buckley, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



NOTARY PUBLIC



ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 25065-212
Parcel No. 44-157-0151

ENT 29164 : 2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 08 04:25 PM FEE 40.00 BY AC
RECORDED FOR ScalleY Reading Bates Hansen & Rasmussen, P.C
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (with Assignment of Rents) executed by Jason Hays and Brandi Hays, as trustor(s), in which Deseret First Federal Credit Union is named as beneficiary, and Meridian is appointed trustee, and filed for record on October 29, 2018, and recorded as Entry No. 103392:2018, Records of Utah County, Utah.

LOT 151, PLAT "THREE", KAUFMAN AND BROAD AT PILGRIMS LANDING, A VACATION OF LOTS 65, 253 AND 254 KAUFMAN AND BROAD AT PILGRIMS LANDING PLAT TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 28, 2022 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 8 day of May, 2023.

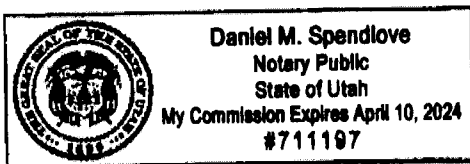
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) : ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 8 day of May, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

ENT29526:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 09 04:44 PM FEE 40.00 BY AC
RECORDED FOR Scalley Reading Bates Hansen & Rasmussen, I
ELECTRONICALLY RECORDED

ELECTRONICALLY RECORDED FOR:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-27F
Parcel No. 66-092-0017

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Anna K. Westbrook, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on February 24, 2020, and recorded as Entry No. 23210:2020, Records of Utah County, Utah.

LOT 17, SHADOW RIDGE, PHASE 1 AMENDED, A PLANNED COMMUNITY DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 30, 2022 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 9th day of May, 2023.

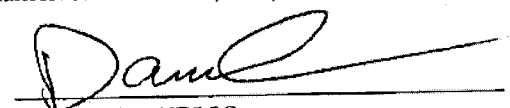
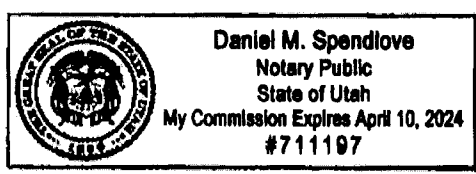
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) : ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 9 day of May, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22377

ENT29590:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 10 10:29 AM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 16, 2020, and executed by Makafana Palu, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Rudd & Hawkes Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 16, 2020, as Entry No. 162000:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 102, EAGLE TOP 2 SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 38-612-0102**

Purportedly known as 3893 East Eagle Top Ct, Eagle Mountain, UT 84005-5019 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

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This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated this 10th day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

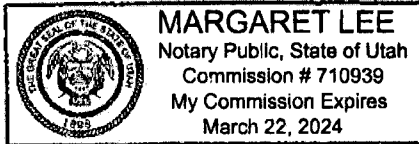
By: [Signature]
Name: Armand J. Howell

Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT22377

STATE OF UTAH)
 : ss.
County of Salt Lake)

The foregoing instrument was acknowledged before me this May 10,
2023, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday,
Watkins & Mann, P.C., the Successor Trustee.

[Signature]
Notary Public



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARR07-0725

ENT 29944:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 10 04:19 PM FEE 40.00 BY CS
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 21, 2020, and executed by AMBER COOTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on OCTOBER 22, 2020, as Entry No. 165582:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING AT THE NORTHWEST CORNER OF LOT 30, BLOCK 3, WEST PARK SUBDIVISION, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER; THENCE EAST 75 FEET TO THE WEST RIGHT OF WAY LINE OF FRONTAGE ROAD; THENCE SOUTH 31 DEG. 00'20" EAST 47 FEET TO THE EAST LINE OF SAID LOT 30; THENCE SOUTH 40 FEET; THENCE WEST 100 FEET; THENCE NORTH 80 FEET TO THE POINT OF BEGINNING.

SITUATED IN UTAH COUNTY.

55-027-0068

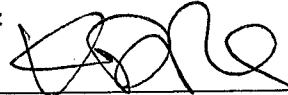
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: May 10, 2023

LINCOLN TITLE INSURANCE AGENCY

By:



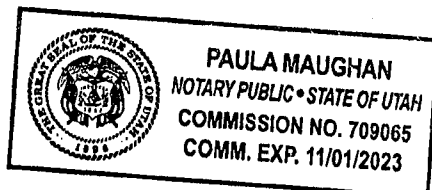
Kenyon D. Dove

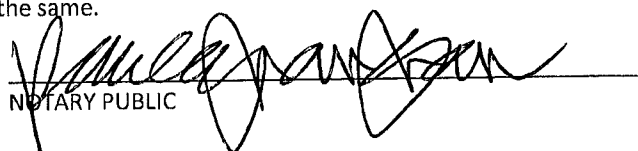
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 10, 2023, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22018

ENT30422:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 12 10:44 AM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated September 24, 2018, and executed by Brian David Patterson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns as Beneficiary, but Lakeview Loan Servicing LLC being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 25, 2018, as Entry No. 91864:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 10, Plat "D", DOVER ESTATES SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office. TAX # 37-085-0010

Purportedly known as 1513 Dover Drive, Spanish Fork, UT 84660 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated this 12th day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: _____

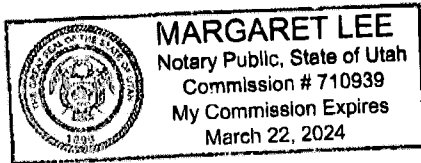
Name: Armand J. Howell

Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT22018

STATE OF UTAH)
 : ss.
County of Salt Lake)

The foregoing instrument was acknowledged before me this May 12, 2023, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Margaret Lee
Notary Public



ENT 30572:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 12 02:07 PM FEE 40.00 BY MC
RECORDED FOR Orange Title Insurance Agency
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 112359-UT

APN: 52:780:0006

NOTICE IS HEREBY GIVEN THAT JOHN H. WILDER AND SARAH J. WILDER, AS JOINT TENANTS as Trustor, MASTERS TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LEADERONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/19/2021 and recorded on 1/26/2021, as Instrument No. 13346:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 6, PLAT "A", SADDLEBROOK ESTATES, A PLANNED RESIDENTIAL DEVELOPMENT, PAYSON, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$297,848.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 12/1/2022 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

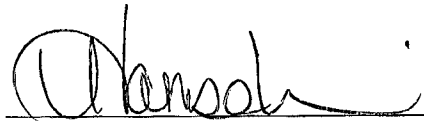
T.S. NO. 112359-UT

By reason of such default, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: MAY 11 2023

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On MAY 11 2023 before me, Lorelle Aoun, a Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Lorelle Aoun (Seal)

